

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

3 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

SILVIA ALVAREZ,

Case No.:

18-15006 SLM

Judge:

MEISEL

Debtor(s)

Chapter 13 Plan and Motions

- | | | |
|--|--|----------------------------|
| <input type="checkbox"/> Original | <input checked="" type="checkbox"/> Modified/Notice Required | Date: <u>JULY 27, 2019</u> |
| <input checked="" type="checkbox"/> Motions Included | <input type="checkbox"/> Modified/No Notice Required | |

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR

Initial Debtor: SA

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 400 per MONTH to the Chapter 13 Trustee, starting on APRIL OF 2018 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description: 607 87th Street, North Bergen, NJ

Proposed date for completion: 12/31/19 or as extended

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

** Completion of loan modification on or before December 31, 2019, or as extended by the Court. Debtor to make loss mitigation payment, not regular monthly mortgage payment to lender/servicer, Specialized Loan Servicing. Trustee is to pay mortgage arrears due to Specialized Loan Servicing, pending completion of loan modification. Mortgage arrears and arrears pertaining to non-contractual payments (loss mitigation payment), due to Specialized Loan Servicing, to be addressed through loan modification to the extent not paid through plan payments.

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION	NONE AS TO DOMESTIC SUPPORT	\$ Balance Due Counsel Fees

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
NORTH BERGEN MUA	UNPAID WATER SEWER CHARGES PERTAINING TO REAL PROP RE: 607 87TH ST., NORTH BERGEN, NJ	\$700	N/A	\$700	CONTINUED PAYMENT BY THE DEBTOR TO NB MUA

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
FIA CARD SVCS	JUDG. LIENS	\$24,237	\$450,000	SPECIALIZED LOAN SERVICING, LLC IAO \$705,000 AS TO ALL	NO VALUE AS TO ALL JUDGMENTS	N/A	NO VALUE AS TO ALL JUDGMENTS
KELI & SONS	PERTAINING TO REAL PROP, 607 87 ST, NB, NJ	\$650	\$450,000				
MIDLAND FUNDING		\$23,516	\$450,000				

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan
PAM INVESTORS	WATER AND SEWER LIEN RE: 607 87TH ST., NORTH BERGEN, NJ	\$2,000 est.
FNA JERSEY BOI, LLC	UNPAID WATER AND SEWER LIEN PERTAINING TO THE PROPERTY	\$2,100 est.

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$ _____ to be distributed *pro rata*
 Not less than _____ percent
 Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, *Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
FIA CARD SVCS	\$24,237	\$24,237	\$450,000	SPECIALIZED LOAN SERVICING, LLC IAO \$705,000 AS TO ALL	NO VALUE AS TO ALL JUDGMENTS	ENTIRE AMOUNT DUE TO EACH JUDGMENT LIEN HOLDER TO BE DEEMED UNSECURED CLAIM
KELI & SONS	\$650	\$650	\$450,000			
MIDLAND FUNDING	\$23,516	\$23,516	\$450,000			

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon confirmation
- Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees & Supp. Counsel Fees (Fully paid before other Claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: MARCH 26, 2018.

Explain below why the plan is being modified: <p>THE PLAN IS BEING CHANGED TO PROVIDE FOR PAYMENT ON THE MORTGAGE ARREARS PENDING THE LOAN MODIFICATION. THERE ARE NO OTHER CLAIMS TO BE PAID AND THE DEBTOR IS STILL WORKING TOWARDS A MODIFICATION OF THE LOAN.</p>	Explain below how the plan is being modified: <p>THE PLAN IS BEING MODIFIED TO PROVIDE FOR PAYMENT ON THE MORTGAGE ARREARS CLAIM PENDING COMPLETION OF THE LOAN MODIFICATION. NO OTHER CHANGES TO THE PLAN.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: JULY 27, 2019

/S/ SILVIA ALVAREZ

Debtor

Date: _____

Joint Debtor

Date: JULY 27, 2019

/S/ HERBERT B. RAYMOND, ESQ.

Attorney for Debtor(s)

Certificate of Notice Page 11 of 12
United States Bankruptcy Court
District of New Jersey

In re:
 Silvia L Alvarez
 Debtor

Case No. 18-15006-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 67

Date Rcvd: Jul 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2019.

db +Silvia L Alvarez, 607 87th Street, North Bergen, NJ 07047-5104
 cr +Cullen Schaffer, c/o Pellegrino & Feldstein LLC, 290 Route 46 West, Denville, NJ 07834-1239
 517387380 +Allstate Insurance Company, PO Box 40048, Roanoke, VA 24022-0048
 517387381 Allstate Insurance Company of NJ, PO Box 503, Jackson, MS 39205-0503
 517387382 +Anthony L Velasquez, Corporate Counsel, Tryko Partners, 575 Route 70, 2nd Floor, Brick, NJ 08723-4042
 517387383 +Anthony L Velasquez, ESQ, Corporate Counsel, Tryko Partners, 575 Route 70, 2nd Floor, PO Box 1030, Brick, NJ 08723-0090
 517387387 +Bank of America, PO Box 9000, Getzville, NY 14068-9000
 517387386 +Bank of America, PO Box 17645, Baltimore, MD 21297-1645
 517387384 Bank of America, PO Box 220411, Greensboro, NC 27420
 517387385 Bank of America, PO Box 2240, Brea, CA 92822
 517387390 +Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
 517387391 +Citibank, PO Box 91600, Albuquerque, NM 87199-1600
 517387392 +City of North Bergen, Tax Collector, Municipal Building, 4233 Kennedy Blvd., North Bergen, NJ 07047-2779
 518010559 +Cullen Schaffer, 32 Erie Street, Jersey City, NJ 07302-2820
 517387393 +D & A Services, 1400 E Touhy Avenue, Suite G2, Des Plaines, IL 60018-3338
 517427837 +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517387398 +Dynia & Associates LLC, 4849 N Milwaukee Avenue, Suite 801, Chicago, IL 60630-2680
 517387400 +FIA Card Services, NA, PO Box 15137, Wilmington, DE 19850-5137
 517387401 +FNA Jersey BOI, LLC, 575 Route 70, 2nd Floor, Brick, NJ 08723-4042
 517387399 Fia /Bank of America, Attn: Bankruptcy, PO Box 15021, Wilmington, DE 19850
 517387402 +Hackensack University Medical Center, PO Box 48027, Newark, NJ 07101-4827
 517387403 +Hackensack University Medical Center, 30 Prospect Street, Hackensack, NJ 07601-1915
 517387404 +Hackensack University Medical Center, 30 Prospect Street, PO Box 48028, Hackensack, NJ 07601-1915
 517387405 +Hayt, Hayt and Landau, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
 517387406 +Hayt, Hayt and Landau ESQ, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
 517387407 +Keil & Sons, 1 Bergen Road, Fairview, NJ 07022-1801
 517387412 +North Bergen MUA, 6200 Tonnelle Avenue, North Bergen, NJ 07047-3312
 517387413 +North Bergen MUA NJ, 6200 Tonnelle Avenue, North Bergen, NJ 07047-3312
 517387414 +North Jersey Primary Care Associates, PO Box 34062, Newark, NJ 07189-0001
 517387415 +North Jersey Primary Care Associates, PO Box 9500-4535, Philadelphia, PA 19195-0001
 517387418 +Pam Investors, 127 South Washington Avenue, Bergenfield, NJ 07621-2938
 517387420 Pluese, Becker & Saltzman, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
 517387421 +Pluses, Becker, & Saltzman, Attorneys At Law, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
 517387422 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 517387423 +Pressler & Pressler ESQ, 7 Entin Road, Parsippany, NJ 07054-5020
 517387424 +Professional Admmt Co, 14410 Metropolis Avenue, Fort Myers, FL 33912-4341
 517387426 +Professional Adjustment Company, 14410 Metropolis Avenue, Ft Myers, FL 33912-4341
 517387429 +SLS, PO Box 636005, Littleton, CO 80163-6005
 517387428 +SLS, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386
 517387430 +Specialized Loan Servicing, 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386
 517387431 +Specialized Loan Servicing, LLC, PO Box 636005, Littleton, CO 80163-6005
 517387435 +Stenger and Stenger PC LLC, 4095 Embasay Drive, Suite A, Grand Rapids, MI 49546-2457
 517387437 +Us Bank, 2 Liberty Place, 50 South 16th Street, Suite 1950, Philadelphia, PA 19102-2521
 517387436 +Us Bank, 50 South 16th Street, Philadelphia, PA 19102-2521
 517387439 +Wells Fargo, PO Box 911, Des Moines, IA 50304-0911
 517387438 +Wells Fargo, PO Box 95225, Albuquerque, NM 87199-5225
 517387440 +Wells Fargo Auto Finance, PO Box 29704, Phoenix, AZ 85038-9704
 517387441 +Wells Fargo Automotive, PO Box 60510, Los Angeles, CA 90060-0510
 517387443 +Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697
 517387442 +Wells Fargo Dealer Services, Attn: Bankruptcy, PO Box 19657, Irvine, CA 92623-9657
 517387444 +Wells Fargo Home Loans, 1 Home Campus, X20501-01H, Des Moines, IA 50328-0001
 517387445 +Wells Fargo Home Mortgage, 5024 Parkway Plaza Blvd., Charlotte, NC 28217-1962
 517387446 +Wells Fargo Home Mortgage, PO Box 10437, Des Moines, IA 50306-0437
 517387447 +Wells Fargo Home Mortgage, Inc., One Home Campus, Des Moines, IA 50328-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 30 2019 00:11:36 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 30 2019 00:11:35 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr +E-mail/PDF: gecscedi@recoverycorp.com Jul 30 2019 00:22:23 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

517387388 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jul 30 2019 00:12:19 CCS, Payment Processing Center, PO Box 55126, Boston, MA 02205-5126

517387389 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jul 30 2019 00:12:19 CCS, 2 Wells Avenue, Newton Center, MA 02459-3246

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 67

Date Rcvd: Jul 29, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517387395	E-mail/Text: mrdiscen@discover.com Jul 30 2019 00:10:36	Discover Card, PO Box 30943, Salt Lake City, UT 84130
517387394	E-mail/Text: mrdiscen@discover.com Jul 30 2019 00:10:36	Discover Card, PO Box 30953, Salt Lake City, UT 84130
517387397	E-mail/Text: mrdiscen@discover.com Jul 30 2019 00:10:36	Discover Financial, Po Box 15316, Wilmington, DE 19850
517387396	+E-mail/Text: mrdiscen@discover.com Jul 30 2019 00:10:36	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
517387409	+E-mail/Text: bankruptcydpt@mcmcg.com Jul 30 2019 00:11:34	Midland Funding, 2365 Northside Drive Ste 30, San Diego, CA 92108-2709
517387410	+E-mail/Text: bankruptcydpt@mcmcg.com Jul 30 2019 00:11:34	Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
517387434	+E-mail/Text: bncnotices@stengerlaw.com Jul 30 2019 00:10:37	Stenger and Stenger ESQ, 4095 Embasay Drive, Suite A, Grand Rapids, MI 49546-2457
517391400	+E-mail/PDF: gecscedi@recoverycorp.com Jul 30 2019 00:23:49	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517387408*	+Keil & Sons LLC, 1 Bergen Road, Fairview, NJ 07022-1801
517387411*	+Midland Funding Co. Inc., 2365 Northside Drive Ste 30, San Diego, CA 92108-2709
517387419*	+Pam Investors LLC, 127 South Washington Avenue, Bergenfield, NJ 07621-2938
517387425*	+Professional Adjmnt Co, 14410 Metropolis Ave, Fort Myers, FL 33912-4341
517387427*	+Professional Adjustment Company, 14410 Metropolis Avenue, Ft Myers, FL 33912-4341
517387432*	+Specialized Loan Servicing, LLC, PO Box 636005, Littleton, CO 80163-6005
517387433*	+Specialized Loan Servicing, LLC, 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386
517387416	##+Nudleman, Klemm & Golub, 425 Eagle Roach Avenue, Suite 403, Roseland, NJ 07068-1717
517387417	##+Nudleman, Klemm & Golub PC, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1717

TOTALS: 0, * 7, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2019 at the address(es) listed below:

Deborah T. Feldstein on behalf of Creditor Cullen Schaffer dfeldstein@caplaw.net
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for GSR Mortgage Loan Trust 2006-OA1, Mortgage Pass-Through Certificates, Series 2006-OA1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Herbert B. Raymond on behalf of Debtor Silvia L Alvarez herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com
Marie-Ann Greenberg magecf@magnettrustee.com
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for GSR Mortgage Loan Trust 2006-OA1, Mortgage Pass-Through Certificates, Series 2006-OA1 rsolarz@kmllawgroup.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6